

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

MMC 19-025233
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ATTORNEYS FOR MIDFIRST BANK

In Re:

JEFFERY A. SEDOR,
DEBTOR

Case No.: 18-23704-MBK

Judge: HONORABLE MICHAEL B.
KAPLAN

Chapter: 13



Order Filed on December 6, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: December 6, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter being opened to the Court by LOGS Legal Group LLP, Attorneys for MidFirst Bank, hereinafter "Secured Creditor", upon the filing of a Certification of Default in a Chapter 13 Case for failure of the Debtor to make post-petition payments on a mortgage obligation, and due notice of said Certification having been given to the Trustee, the Debtor and the attorney for the Debtor, if any AND CONSENT OF THE PARTIES APPEARING HEREON and for good cause shown,

1. As of November 16, 2021, Debtor is delinquent in post-petition payments for the months of September 1, 2021 through November 1, 2021 in the total amount of \$4,818.25, less a suspense balance of \$1,152.85, for a total post-petition delinquency amount of \$3,665.40 due to Secured Creditor.
2. Debtor agrees to capitalize the post-petition delinquency of \$3,665.40, as outlined in Paragraph one (1) above, to be paid through the remaining Chapter 13 Plan. *The Trustee shall amend his/her records to reflect same. The Debtor shall file a Modified Plan within fourteen (14) days of entry of this Consent Order to fund this capitalization of post-petition arrears.*
3. Starting December 1, 2021, Debtor also agrees to maintain all contractually due post-petition payments, which currently amount to \$1,550.30 monthly, directly to Secured Creditor.
4. If the Debtor fails to make any payments detailed in this Consent Order within thirty (30) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, or if Debtor fails to comply with any other provision of the Consent Order, then the Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Certification of Default to the Bankruptcy Court, specifying the Debtor's failure to comply with this Consent Order, with a copy of any application, supporting certification, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtor's Counsel and Debtor as required by the local bankruptcy rules.

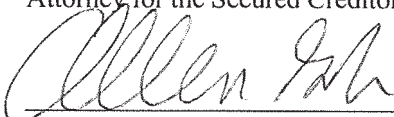
We hereby consent to the form, content, and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire
Attorney for the Secured Creditor

Date: 11-24-2021



Allen I. Gorski, Esquire
Attorney for the Debtor

Date: 11/24/2021